

# THE COMMERCIAL FLOORING REPORT

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## HOW LONG SHOULD FLOORING LAST?

An interesting question was raised recently about how long a floor should last in a health care facility and if there was a guide or actuarial table for flooring life expectancy in a commercial application. The short answer is that no life expectancy chart exists for how long flooring should last. Insurance companies may pro rate a loss involving floor covering but it's for the value of the material and has nothing to do with how it performs, looks or the condition it's in relative to replacement for use or condition. That said, we have been involved in insurance cases where we've been asked to determine if the claimed loss for the material is justification for replacement or if the flooring could be cleaned and salvaged and what the damages are whether installed or in storage. In most cases involving specific insurance evaluation, we've found the flooring has not been damaged to the extent that replacement would be necessary or to the extent claimed. If the flooring is completely destroyed, on the other hand, there would be no reason for the insurance company to question its loss or value because of its destruction. Only when it does not physically appear to be destroyed and only affected by the circumstances of an event, such as a water pipe breaking, debris from a ceiling falling in as a result of a water related incident, a fire in an area not containing the flooring but adjacent to it or an occurrence that does not directly appear to have damaged the flooring to the extent that it being salvaged is out of the question.



Insurance companies often pay out huge amounts for floor covering claims where the flooring has actually only been minimally affected by an event and not rendered useless or destroyed or where much of the carpet could be salvaged. In some cases the loss is covered simply because the insurance company determines the insured has paid substantial premiums for years without a claim and an accommodation is made to replace the flooring.

An insurance loss for flooring material valuation is often determined by an adjusters experience with the product loss, an independent valuation firm's assessment or a sliding scale of life expectancy of the product and its value. The first years devaluation is often the highest and may be 10 percent and up to 50% or more for the first five years. There is no definitive loss valuation.

Most other types of flooring (i.e. tile, hardwood, vinyl), unlike carpeting, are normally permanently attached to the substrate when installed and not subjected to the same effects that result in carpet coming loose, wrinkling or reacting to an event, particularly a flood – whether directly glued, double stuck or stretched in. This needs to be considered when re-working floors as these "attached" flooring types will have to be depreciated over the much longer period of time. Carpet can also be more easily salvaged or saved than can a glued down hard surface flooring material, wood or laminate.

Following are flooring life expectancies from a NHBA (National Home Builders Association). There is no chart for commercial flooring but one can safely say the life expectancies, under normal conditions, and we'll address what's normal further on, for the stone type flooring is closely aligned to this list. For wood and wood types of flooring, vinyl, linoleum, laminate and carpet, the life expectancies would likely be less simply because of the heavier volumes of traffic or usage but then again, there are caveats that must be taken into consideration.

	Life in Years
<b>10. FLOORING</b>	
All Wooden Floors	Lifetime
Bamboo	Lifetime
Brick Pavers	100+
Carpet	8-10
Concrete	50+
Engineered Wood	50+
Exotic Wood	Lifetime
Granite	100+
Laminate	15-25
Linoleum	25
Marble	100+
Slate	100
Tile	75-100
Vinyl	50
Other Domestic Wood	Lifetime
Terrazzo	75+

[https://www.nahb.org/fileUpload\\_details.aspx?contentID=99359](https://www.nahb.org/fileUpload_details.aspx?contentID=99359)

The life expectancies listed in the NHBA chart have been determined through research and testing based on regular recommended maintenance and conditions of normal wear and tear, and not extreme conditions such as neglect, over-use or abuse and poor or no maintenance. Therefore, they should be used as guidelines only, and not relied upon as guarantees or warranties. (Source: NHBA and Bank of America Home Equity Study of Life Expectancy of Home Components). The Carpet Industry, the Resilient Flooring Industry, Wood, Laminate or any part of the hard surface flooring industry do not have life expectancy charts. Flooring products performance and life expectancy is dependent on many factors but most importantly maintenance and the amount and type of foot traffic the floor is subjected to.

Nowhere does there exist a pat answer for depreciation of flooring or how long it should last. The scales presented here are guidelines and each event that would affect a flooring materials demise or replacement must be considered individually and on its own merits.

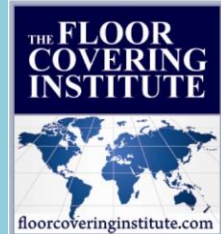


**THE COMMERCIAL FLOORING REPORT**  
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As for the performance from normal use, maintenance, wear and tear, neglect, abuse or care, there is no steadfast rule for life expectancy. Under normal conditions, where nothing has compromised the flooring material and it is maintained properly, routinely and cared for, you can be more specific as to the expected life.

Though there is not a guideline, The Carpet and Rug Institute has used a life expectancy of 7 to 12 years for carpet. This would be under ideal conditions and subject to a number of factors such as the right product in the right place, properly installed and maintained, in the appropriate color for the usage and the right style and construction for the application, plus the amount and type of traffic received, excepting influences outside the norm such as direct sunlight or UV exposure, chemical compromise from any treatment that may have been topically applied after market or during cleaning procedures, etc. Naturally, if flooring sees little or no use it will last until the building it's installed in falls down. If the flooring is a stone or ceramic type material it could last over 100 years.



Gym at The Biltmore Estate Asheville, NC  
Opened in 1895.

The life expectancy charts, previously shown, give examples of the life of various flooring materials under normal conditions. Reasonable wear and tear is generally defined as unavoidable deterioration in the dwelling and its fixtures resulting

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from normal use. For example, carpet wear due to normal traffic is wear and tear, while a cigarette burn is avoidable and constitutes damages. What amounts to reasonable wear and tear must be judged keeping in mind the purposes for which the premises were occupied and the nature of the business in the space. Wear and tear can be defined to different degrees and there tends to be a great deal of ambiguity and subjectivity in this area. Normal for one individuals perception and business can and will be vastly different from another individuals perception of normal.

Wikipedia defines Wear and tear as damage that naturally and inevitably occurs as a result of normal wear or aging. Wear and tear is a form of depreciation which is assumed to occur even when an item is used competently and with care and proper maintenance.

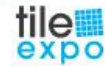


A product's service life is its expected lifetime, or the acceptable period of use in service. It is the time that any manufactured item can be expected to be 'serviceable' or supported by its manufacturer. Again, this would depend on the product, use, abuse, maintenance, etc.

How long should a particular vinyl flooring last in an environment where it gets highly concentrated traffic daily, constant exposure to biological fluids, contaminants or chemicals and gets cleaned several times a day?

This is an impossible question to answer as it is so dependent on the volume of traffic, maintenance routine, structure of the vinyl floor covering, integrity

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of the installation especially if the vinyl is sheet goods with welded seams, the conditions of the substrate; if moisture is present in moderate to significant volume and whatever ongoing site related conditions exist. Those conditions can include cycling the HVAC system which will fluctuate the heat and humidity and any moisture migration back and forth from the slab with changes in relative humidity of the air above the substrate. Also, the type of traffic, amount, and location of flooring in the space, if it is subjected to extraordinary conditions, has an operating room, testing lab, or when influencers are extraordinary and not typical for what the flooring would normally be expected to encounter and endure. It can only be said that there are vinyl floor installations and vinyl flooring which have satisfactorily been in place for 50 plus years. And, on the other hand, there are vinyl flooring installations that have been in place for 3 to 5 years or less that have failed miserably.

Consider this; driving your car on the highway instead of on city streets or off road will have a significant effect on how long the car will last and a how well it will perform. Or a car in the North where there are hostile driving conditions such as inclement weather such as snow, pot holes, rough roads and salt as opposed to a car in the South which never sees the same conditions. The car in the North will age faster and deteriorate sooner than the Southern car. I've lived both places and can testify to that.

So the answer to the question, how long should flooring last depends on several factors and can't be confined to definite life in years when every application is different. Most important is the right product in the right place, in the right colors, specified appropriately for the application, installed properly and cared for so that it ages gracefully. There is no normal but we can categorize depending on the flooring and the environment in which it's installed and the interpretation and acceptance of the appearance and performance. Does this answer seem elusive, like trying to catch a fly in an outhouse? Well it is. It's pretty easy to see if a flooring material has been abused or subjected to very harsh and damaging conditions and if it has, no matter how young it is, it's life is basically over; it lived as long as it could under the circumstances and conditions it was subjected to. You can't say it should have lasted longer because it couldn't under conditions that subverted its life. On the other hand a flooring material may have gone years beyond what anyone expected because it was conscientiously cared for.

Most important is to get the right product in the right place and treat it well while it's there. If not it can only last as long as you'll let it.

We are experts in flooring and can help you when the floor fails, if there's a loss or, most importantly at the inception of a project to make sure you get what you need and want so it doesn't fail.